IN THE CLAIMS:

Please amend 1, 3, 5, 6, 24 and 25 as follows:

1. A method, to be administered by an administrating entity, for allowing a plurality of participants to prepay for services or goods to be received at a later date from one of a plurality of specified providers, the method comprising the steps of:

executing contracts between the administrating entity and each of the plurality of participants in which a contracting participant pays to the administrating entity a cash amount and in return receives from the administrating entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects;

determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

executing contracts between the administrating entity and each of the plurality of specified providers in which the administrating entity pays to a contracting provider a cash amount and in return receives from the contracting provider a promise to deliver a specified measure of services or goods, the cash amounts that' correspond to the measures of services or goods being set by the provider.

3. A financial data processing system for allowing a plurality of participants to prepay for services or goods to be received at a later date from one of a plurality of specified providers comprising:

means for storing data regarding a plurality of contracts executed between an administrating entity and each of the plurality of participants in which a contracting participant paid to the administrating entity a cash amount and in return received from the administrating entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects;

means for determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

means for storing data regarding a plurality of contracts executed between the administrating entity and each of the plurality of specified providers in which the administrating entity paid to a contracting provider a cash amount and in return received from the contracting provider a promise to deliver a specified measure of services or goods, the cash amounts that correspond to the measures of services or goods having been set by the provider.

5. A financial data processing system for allowing a plurality of participants to prepay for services or goods to be received at a later date from one of a plurality of specified providers, [the choice of which of the plurality of providers will deliver the services or goods being made by a participant at the time the goods and services are to be delivered] comprising:

a machine-readable storage device[s] which stores data indicating measures of services or goods for which each participant has prepaid and measures of services or goods which each provider has contracted to provide;

a processing circuit for determining, for each of the providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants,

wherein the system is configured such that cash amounts that correspond to measures of services or goods are set by each provider and such that the participants select which of the plurality of providers will deliver the services or goods at the time the services or goods are to be provided.

6. A method, to be administered by an administrating entity, for allowing a plurality of participants to prepay for educational services to be received at a later date from one of a plurality of specified educational institutions, the method comprising the steps of:

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executing contracts between the administrating entity and each of the plurality of participants in which a contracting participant pays to the administrating entity a cash amount and in return receives from the administrating entity a promise to deliver at a future date a specified measure of educational services, the educational services to be provided by whichever of the plurality of specified educational institutions the contracting participant selects;

determining, for each of the plurality of specified educational institutions, a predicted total measure of educational services that will be required from that educational institution by the aggregate of the plurality of participants; and

executing contracts between the administrating entity and each of the plurality of specified educational institutions in which the administrating entity pays to a contracting educational institution a cash amount and in return receives from the contracting educational institution a promise to deliver a specified measure of educational services, the cash amounts that correspond to the measures of educational services being set by the educational institution.

24. A machine-readable data storage medium encoded with a set of machine-executable instructions for carrying out, with a machine capable of executing said instructions, a data processing method for allowing a

plurality of participants to prepay for services or goods to be received at a later date from one of a plurality of specified providers, the method comprising the steps of:

executing contracts between the administrating entity and each of the plurality of participants in which a contracting participant pays to the administrating entity a cash amount and in return receives from the administrating entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects;

determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

executing contracts between the administrating entity and each of the plurality of specified providers in which the administrating entity pays to a contracting provider a cash amount and in return receives from the contracting provider a promise to deliver a specified measure of services or goods, <u>the cash amounts that correspond to the measures of services or goods being set by the provider</u>.

25.   A machine-readable data storage medium encoded with a set of machine-executable instructions for carrying out, with a machine capable of executing said instructions, a data processing method for allowing a

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plurality of participants to prepay for educational services to be received at a later date from one of a plurality of specified educational institutions, the method comprising the steps of:

executing contracts between the administrating entity and each of the plurality of participants in which a contracting participant pays to the administrating entity a cash amount and in return receives from the administrating entity a promise to deliver at a future date a specified measure of educational services, the educational services to be provided by whichever of the plurality of specified educational institutions the contracting participant selects;

determining, for each of the plurality of specified educational institutions, a predicted total measure of educational services that will be required from that educational institution by the aggregate of the plurality of participants; and

executing contracts between the administrating entity and each of the plurality of specified providers in which the administrating entity pays to a contracting educational institution a cash amount and in return receives from the contracting educational institution a promise to deliver a specified measure of educational services, the cash amounts that correspond to the measures of educational services being set by the educational institution.